

**Remarks/Arguments**

**A. Pending Claims**

Claims 66, 76, and 80 have been amended. Claims 84, 113, and 158 have been cancelled. Claims 159-161 are new. Claims 66, 67, 69-83, 101, 134, 146, and 159-161 are pending in the case.

**B. Allowable Subject Matter**

The Examiner objected to claim 158 as being dependent on a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. Applicant has amended claim 66, from which claim 158 depended, to include the features of cancelled claim 158. Applicant submits that claim 66 is now in condition for allowance.

The Examiner allowed independent claims 101, 134, and 146.

Applicant notes that in the Remarks section of Applicant's response submitted June 30, 2005, Applicant incorrectly stated that claim 101 recited: "simultaneously displaying information about an insurance claim including identifying information from the claim and a score or rank for the at least two fraud potential indicators for the insurance claim." Claim 101 recites: "assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine; and configuring administrative information for a system to assess at least two fraud potential indicators for an insurance claim ". Applicant submits that claim 101 is allowable over the cited art.

**C. 35 U.S.C. §103(a) Rejections:**

The Examiner rejected independent claims 76 and 80 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. Application No. 2005/0043961 to Torres et al. in view of U.S. Patent No. 6,826,536 to Forman.

Applicant has amended claims 76 and 80 to include the features of allowable claim 158 (now cancelled). Claim 76 describes a combination of features including “refer the request for review if at least one fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value.” Claim 80 describes a combination of features including “referring the request for review if at least one fraud potential indicator exceeds a threshold value, wherein the threshold value is adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value.” Applicant submits that amended claims 76 and 80 and the claims dependent thereon are allowable over the cited art. Applicant therefore respectfully requests the removal of the 35 U.S.C. §103(a) rejections against these claims.

**D. New Claims**

New claims 159-161 are dependent on allowed independent claim 134. Support for the new claims may be found in Applicant’s specification in original claims 135-137 and on page 44, line 8 through page 45, line 20. Applicant submits that claims 159-161 are in condition for allowance.

**E. Additional Remarks**

Applicant submits that all claims are in condition for allowance. Favorable consideration is respectfully requested.

It is believed that no fees are required in connection with the filing of this document. If an extension of time is needed, Applicant requests the appropriate extension of time. If any fees are required, please charge those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-64100/EBM.

Respectfully submitted,



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